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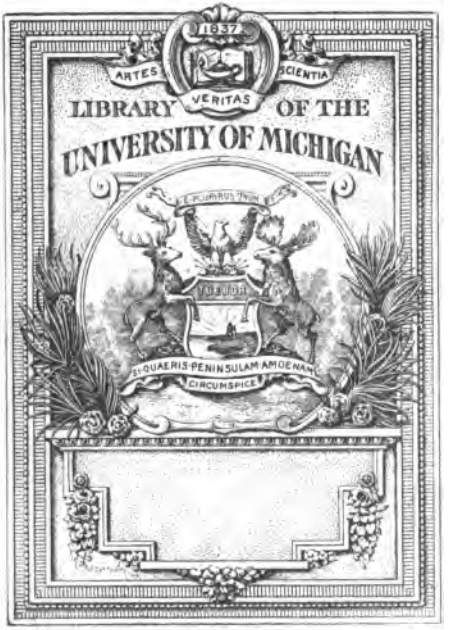

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WAR AND INSURANCE

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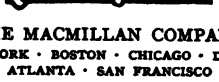

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WAR AND INSURANCE

AN ADDRESS

DELIVERED BEFORE THE PHILOSOPHICAL UNION OF THE UNIVERSITY OF CALIFORNIA AT ITS TWENTY-FIFTH ANNIVERSARY AT BERKELEY CALIFORNIA, AUGUST 27, 1914

BY

JOSIAH ROYCE

ALFORD PROFESSOR OF NATURAL RELIGION, MORAL PHILOSOPHY AND CIVIL POLITY AT HARVARD UNIVERSITY

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WITH AN INTRODUCTION AND NOTES

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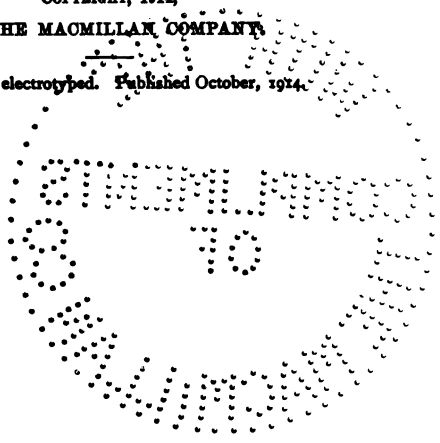

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PREFACE

As a preparation for an address which I had been invited to deliver on the occasion of the twenty-fifth anniversary of the Philosophical Union of the University of California, I read to a general audience, at the summer session of that University at Berkeley (during the last fortnight of July, in the present year) a series of six philosophical lectures. These six preparatory lectures contained a restatement of the theory of what I had called, in a recent book of mine, the "Process of Interpretation," and, in particular, discussed the nature and functions of "Communities of Interpretation." What this last term means the reader of this present book may learn, if he pleases, on pages 47–64.

I had intended to continue and to summarize the main theses of these six lectures in my anniversary address before the Union.

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The summer session ended. The war began. My address, in the form in which I had intended to read it, was thus rendered useless, and was thrown aside. But the theory both of the "process of interpretation" and of "the communities of interpretation" had, during the last two years, seemed to me capable of a wide range of practical applications; and some of these, including a sketch of certain very general philosophical aspects of banking and of insurance, had been already presented to my audience at Berkeley during the July lectures just mentioned.

Abandoning, then, my previous plans for the address before the Union, I wrote this present address,—partly in the neighborhood of Los Gatos, in the Santa Cruz mountains of the California Coast Range, and partly at Berkeley. This writing took place between August 2 and August 27, under the immediate influence of impressions due to the events which each day's news then brought to the notice of us all; and yet with a longing to see how the theory of "interpre-

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tation" which I owe to the logical studies of the late Mr. Charles Peirce, would bear the test of an application to the new problems which the war brings to our minds.

I have to thank my friend, Mr. John Graham Brooks, of Cambridge, Massachusetts, as well as my colleague, Mr. H. B. Dow (lecturer on Insurance at Harvard University); and, above all, my philosophical colleague at the University of California, Professor Charles H. Rieber (who was my host while I was at Berkeley, and who is also the president of the Philosophical Union), for some careful criticisms of this address; and for their aid in preparing it for publication.

JOSIAH ROYCE.

CAMBRIDGE, MASSACHUSETTS,
September 15, 1914.

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INTRODUCTION

WHEN a number of persons are subject to risks, they may contribute to a common fund, and then use this fund as a means of making good certain of the losses which, in consequence of these risks, fall upon one or another member of the company of adventurers who thus contribute. The contributions themselves form an insurance fund. The method of business in question constitutes the basis of the modern institution called insurance. The special ways in which the adventurers are brought into association, and the sorts of risk against which the individual members of a group of insurers are protected, vary widely. But at the basis of any systematic modern method of insurance lie considerations which belong to the general theory of probability, and which are everywhere in question in the statistical sciences. Since risks, and the adventures of individual

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men, are amongst the most practical matters with which we are acquainted, while the theory of probability and the principles of statistical science involve some of the most abstruse problems of logic and mathematics, insurance, viewed either as a mode of business or as a social institution, is one of the most momentous instances of the union of very highly theoretical enterprises with very concrete social applications.

Furthermore, as experience shows, the insurance principle comes to be more and more used and useful in modern affairs. Not only does it serve the ends of individuals, or of special groups of individuals. It tends more and more both to pervade and to transform our modern social order. It brings into new syntheses not merely pure and applied science, but private and public interests, individual prudence, and a large regard for the general welfare, thrift, and charity. It discourages recklessness and gambling. It contributes to the sense of stability. It quiets fears and encourages faithfulness.

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But this principle of insurance has not yet been applied to international affairs, and, in so far as the present writer is aware, no one has heretofore proposed that a group of nations should form an organization for the mutual insurance of its members against any kind of risks.

The present essay offers reasons why such a proposal is both timely and feasible. Since the whole subject is new, what is attempted in this brief discussion cannot be a mature plan. This paper is preliminary, is tentative, and intends to be subject to a thoroughgoing revision. Its whole present purpose is gained, in fact, if it leads to a serious revision of its own imperfections. It wishes to attract the attention of some wiser minds than that of its author to the fact that, at the moment of an unprecedented crisis in the world's history, the possibility of precisely this new mode of international coöperation which is here outlined is worthy of a somewhat careful study.

Nations, viewed as corporate entities, are as subject to risks as are individual human

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beings. Some of these risks are principally moral in their nature; but many of them can be more or less exactly estimated in economic terms. Thus, floods, famines, pestilences, earthquakes, and volcanoes may interfere, in various fashions, with the economic as well as with the rest of the social life of the peoples thus afflicted. Apart from actual famines, the considerable failure of their crops may impair, for a season, the normal supplies of individual nations. Internal crises, social and political, may interrupt their healthy development in ways involving not only moral disasters, but heavy expenses. Such evils come upon various nations with irregularly recurrent, but also with widely different, weight and seriousness. Only a vast and long-continued collection and an exceedingly difficult statistical analysis of the facts regarding such calamities could determine the regularities which a sufficiently large number of instances of national disaster would be, if properly studied, certain to show. Such regularities, however, if once discovered,

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would furnish an "actuarial basis" upon which an insurance of individual nations against such risks could conceivably be undertaken.

But in order that an insurance could be actually undertaken, there would have to be in existence a vast and well-secured fund, contributed by a great number of individual nations, and held, under established rules, ready to supply the means of paying to an insured nation — perhaps the whole of its loss in case of any previously defined sort of disaster; or perhaps such a portion of that loss as an equitably devised insurance contract, duly adjusted to the contribution previously made by the nation in question, declared to be payable from the common fund in case a certain definite disaster befell one of the nations which had subscribed to the insurance agreement.

Since all irregularly distributed phenomena of a given type, if sufficiently numerous, — so long as they are indeed finite in number, — show some kind of statistical regularity,

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this "actuarial basis" for various forms of international insurance could be furnished by the patient study of the economically definable risks and losses of a sufficiently large group of nations, followed through a long enough period of time.

But an essay which, like the present one, proposes a new international enterprise, gains little from a mention of this purely theoretical possibility. The fortunes of nations, — their risks and their calamities, in so far as such matters are estimable in economic terms at all, — might indeed be studied historically and statistically (as if by an observer from another planet), in case we had any hope that a group of nations could be induced to contribute to a common fund to be used for the insurance of individual nations against any special sorts of disaster. And a sufficient study of duly collected historical and statistical materials could indeed indicate to an expert actuary the way in which a group of nations could make provision for compensating the individual mem-

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bers of the group for certain disasters. But the main concern of this essay lies in proposing as a topic for further study and conference the practical question whether any valid grounds can be given why various nations ought to be urged to contribute to such a common insurance fund.

The proposal seems so far away from our present habits of international intercourse, and so unlikely to meet approval, that one who glances at the title of the present essay is likely to turn away from it without further reading. The only hope of the author lies in the fact that the topic of the essay may be approached from various sides, and may consequently arouse the interest of several sorts of people. Where one possible reader finds himself forthwith repelled, another may be induced to give to the topic a second thought even because of the very aspect of the matter which his neighbor has thought fantastic, or abstruse, or unpractical. The business of this word of introduction consists simply in indicating how many sided the

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topic is, and so how many and varied are the chances that the author's proposals are worthy of being submitted to scrutiny as much when they ought to be rejected as when, by chance, some of them are worthy of approval. For the principal value of these proposals lies in the fact that they have a certain novelty (although they are also the outcome of a lengthy process of previous reflection); that they set forth a method of practical action suited to the present crisis (although they are also founded on the theses of a student of philosophy); that they refer to matters which the experience of the business world has long since tested (although they also speak of issues which the tragedies of the present moment show to be infinitely ideal and pathetic); and finally that, while they are written down in the midst of a world war, they expressly analyze and attempt to use that motive which, in the history of humanity, has thus far most made for peace.

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I

Now the body of this essay approaches our main thesis from the side of "War." It discusses in a way which I believe to be somewhat novel some of the deepest motives which render war at present so fatally recurrent and dangerous. Hereupon it draws a contrast between these essentially war-producing motives of human life and those motives which are exemplified in certain of the well-known and important social and commercial institutions of the world. Amongst those motives it dwells in particular upon the ones which are represented by the modern institution of insurance. Hereupon it outlines, with necessary brevity and incompleteness, a plan whereby a possible future organization for mutual insurance amongst the nations may be devised and may tend towards the gradual establishment of more pacific relations among the nations than they now possess.

To the plan thus submitted certain obvious objections arise. While leaving to the essay

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itself its own part in the exposition and defense of the plan for international insurance which is set forth, this Introduction will best serve its purpose if it briefly emphasizes certain of these most obvious objections to the plan proposed, and then points out why they are not final, and how they may be in a measure obviated.

The first of these objections will occur to every reader. If one supposes that for any reason a group of nations were considering whether to contribute to a common fund for the insurance of the individual nations belonging to this group against any class of evils, it would be natural to say: "All international peace, under existing conditions, is fragile. A fund contributed by individual nations for their insurance against disasters would constitute a possible object of predatory attacks. In other words, the safety of the insurance fund would have to be provided for. This would be as difficult as to provide for the carrying out of any other international agreement in which large inter-

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ests were involved. Concerning the administration of the fund differences of opinion would arise. Since the fund would be international, these differences would have to be submitted to arbitration or else to war. To the already existing obstacles which the Hague tribunal has to meet new obstacles would be added. Differences of opinion concerning the use of the insurance funds would frequently involve what is usually called national honor. They would, therefore, be hopeless differences. And this initial defect would appear to belong to any international insurance scheme."

It is worth while in this Introduction to call especial attention to the fact that the plan outlined in the main body of this essay undertakes to meet this very objection by a novel proposal. This proposal contemplates the founding of an entirely new but very easily comprehensible kind of international corporation, — a distinctively new entity which would be neither a nation, nor a court of arbitration, nor an international

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congress, nor a federation of states, nor any such body as at present exists. The new body would be a Board of Trustees, with powers and duties which would be in the main fiduciary *and with no political powers or obligations whatever.*

The new proposal depends upon a consideration which I believe to be deeply founded in human nature, and which can be best understood only if the reader is kind enough first to become acquainted with what this essay sets forth concerning those human relations which I call "dangerous" and those which, as I believe, experience shows to be essentially peaceful in their tendencies. Common sense well recognizes, and all human history, so far as it is applicable to the problem at all, exemplifies the fact, that it is difficult to find, for purposes of dealing with delicate and controversial matters, a trustworthy politician, or a trustworthy diplomat, or a trustworthy ruler, or (in case of matters that involve sufficiently pressing and passionate issues), an entirely trustworthy and

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unprejudiced arbitrator or judge. *But it is much easier to find, under suitable social conditions, a faithful and enlightened and fair-minded trustee.* This essay contains many illustrations of the reasons why this assertion is true.

This essay proposes that a certain fund, contributed by various nations, should be put into the hands of a board of international trustees. The constitution and the mode of selection of the members of this board is briefly set forth in the text. The board, according to the scheme proposed, would have a minimum of judicial powers. These judicial powers would never refer to questions which could be called questions of national honor. The judicial problems of the board would be limited to questions referring to the actual interpretation of certain contracts. These contracts would be either of the nature of insurance policies, or else of other forms of trust agreements. When these contracts had put certain funds into the hands of the board, the funds being

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held in trust for certain insured nations, or for other nations that intrusted funds to the board, the board would have the sole right, in controversial cases, simply to decide what the terms of the contract, or of certain connected duties of trust, established as the right of the nation or nations of whose funds the board was trustee.

The tentative proposal of this essay is that the decision of the board regarding these matters — a decision which would always be made by a public procedure and in accordance with established rules — would be a final decision, so that no nation should have any authority, under its agreement, to appeal from the decision in question. Reasons appear in the essay why such confidence in trustees regarding the interpretation of their own fiduciary duties would be well founded, if once the international agreement under which the board was constituted had been reasonably well devised, and if once the board had been carefully selected by the insuring nations and if the board were suf-

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ficiently large and varied, and if its proceedings were public.

The board of international trustees in question would possess, or would gradually and naturally acquire, various fiduciary duties in addition to those determined at any stage by its relation to the business of international insurance. Insurance is in many cases naturally combined with various forms of investment, and with various devices for serving the common ends of the members of a mutual insurance company. Every such fiduciary duty of the board would be determined by special agreements and would be administered according to the rules and decisions of the board. Inevitably the board ought to have a right to proceed against its own members by whatever judicial methods it chose, in case an individual act involving breach of trust was in question. *But the board as a whole would not have to report to any nation. It would act deliberately and publicly, but in the light of its own conscience and discretion. This entire autonomy of the*

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board with regard to its duties and acts as trustee would be correlated with an entire absence of any political functions or powers.

The international board of trustees which my plan contemplates would have no police to guard it, no international army or navy to protect it, no direct interest in international controversies, and no reason for diplomatic relations with any existing powers. It would receive its funds in trust as voluntary contributions of the nations. It would administer its trust in accordance with policies of insurance and deeds of trust. It could neither declare war nor make peace. Nominally it might hold its sessions, after the manner of the Hague tribunal, in some neutral state, and be regarded as possessing a peculiarly close although essentially ideal and, so to speak, sentimental connection with that state. But its obligations would be to its own conscience, guided by the deeds of trust which it had undertaken to administer.

Its members would be selected by inter-

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national agreement. Its rules would be subject to change only in such fashion as did not abridge the rights already acquired by the nations who had entered into the agreement.

Just as the individual holder of the policy of an insurance company has, if he is dissatisfied with the conduct of his company, the freedom to surrender his policy and to receive in turn the "surrender value" of that policy, so, subject to certain general and reasonable rules regarding due notice and a proper period of time allowed for withdrawal, any nation that found itself dissatisfied with the procedure of the international board of trustees would be free to withdraw its interest in the entire enterprise and to receive the "surrender value" of its policy, and a return of its funds held in trust.

I submit that an international board of this kind would be at present a novelty, and that, if some form of international insurance proves to be feasible, such a body might become, in the end, one of the most potent international enterprises on earth.

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But all the foregoing is subject to the very obvious objection, that if the board had no army, no navy, and no political powers, it would be helpless to defend the funds committed to its trust from the assaults of any power that desired to use these funds for its own purposes. In fact, the powers of the board of trustees in question would be indeed financial and fiduciary in case the nations respected these powers. But such powers, an objector might insist, would be wholly spiritual. Wherein would lie their temporal safeguard?

To this perfectly obvious objection this essay proposes an equally obvious plan by which the funds committed to the trustees could be so invested that they were actually inaccessible to any power on earth which was not actually in a position to conquer all of the powers who had entered into the insurance agreement or who had deposited funds with the trustees. The funds could be invested as widely in the world as one pleases, and could be made subject to the

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order of the board of trustees and of that board only. If an individual capitalist, fearing that a war of the nations might endanger his private fortune, desired to keep that fortune safe, he could, even in the present troubled world, guarantee that result with reasonable safety by investing his funds widely enough, in various countries, and securely enough in each of his selected depositories. The new entity which this essay proposes to institute, the international board of trustees, would have far more varied opportunities to keep its funds in places where the armies and the navies of the various existing powers would threaten it in vain despite the publicity of all its official proceedings.

The board would possess no territory which could be seized, it would lay claim to no neutrality which could be violated. Its absence of political power would secure it against direct armed assault. Its individual trustees might be made prisoners or executed; but such efforts might well kill its body

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without touching its essentially intangible soul.

Since its acts of investment would all be made according to established rules and under the public charge of the board, its individual trustees would have no power to surrender its funds, no matter how much they wished to do so. Only the board, acting in its corporate power as trustee, would have any power to dispose of the funds that were put into its trust.

II

The next objection which readily occurs to the mind, and which the reader of the plan for international insurance herein expounded is especially asked to notice, is founded upon the fact that if the nations, by large contributions to the common fund, won for themselves large and important rights through their insurance agreements, they would win hereby no safety against the dangers of war, and in particular of conquest. Yet amongst all the evils against which nations could

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insure, if a scheme for mutual insurance proved to be successful, some at least of the evils due to war would surely be the most important. The objector might well continue that, if it were possible to give to the plan such a development as to enable the international board to insure an individual nation against any considerable portion of the losses and expenses which war might entail, the very success of the plan, up to that point, would tend to render individual nations careless, and so more disposed, if possible, than they otherwise would be, to engage in war. For the man whose house is insured may thereby be rendered less rather than more careful with regard to the risk of fire.

To both these objections the plan outlined in this essay provides what may be regarded as at least a partial answer. This answer must be judged in the light of the few passages in the essay which directly deal with these aspects of the question. I call attention to these passages, and expressly point out that what I propose involves a

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tentative suggestion, which is proposed for the sake of revision.

What it is worth while to mention in this Introduction is that this essay suggests an extension to international insurance of devices which are already known in the insurance of individuals. In particular, a part of the plan here tentatively set forth would involve a way in which the life of every one of the insured nations was, so to speak, insured by the general insurance organization for the benefit of mankind.

That is, the more rights an individual nation had acquired by virtue of previous insurance, the less motive a conqueror would have for finding this nation attractive prey. For the insurance board of trustees might undertake, by special agreements, functions which were not only those of insurance but also those of investment, so far as concerned an individual nation. That is, an individual nation might put a portion of its property in trust, and under the administration of the board. One could even now conceive that

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some South American republic might find such an investment of a portion of its wealth possible and useful. In the future still greater nations might be attracted into similar undertakings.

But if either insurance rights or trust funds thus belonged to a nation which happened to suffer the accident of occupation or of conquest, the conqueror of such a nation *would not, according to this plan, be able to find so much of the conquered nation's property, or to use it.* For the plan defined in this essay includes the provision, that, if a nation loses its life, then its insurance rights, and of course its funds deposited in any form in trust with the international board, *simply revert to the common fund of mankind, and are henceforth used and held in trust by the international board for the benefit of all the insuring nations.*

Closely connected with this provision of the plan here outlined, is another, whereby whatever nation won in a war would be prevented from extorting from any vanquished

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nation, by means of any sort of treaty, either its insurance rights or any other funds which it had, before the war, put in trust with the board. This Introduction may well call attention to these aspects of the plan involved in this essay, since in case of the success of such a plan as the one here outlined, these provisions might become valuable allies to the cause of peace.

Finally, so far as the present set of objections is concerned, the important provision that any nation committing the "first act of war" with which a given contest began, would thereby vitiate so much of its policy as related to any possible insurance that it might possess against any of the costs or expenses of this particular war, — this important provision would tend to introduce a restraining motive against war. And many other such restraining motives could be readily devised and added to this first motive by means of insurance agreements. How far-reaching such a provision would prove may be left for the further study of the

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reader of this essay and for such future discussions as this essay, by good fortune, may arouse amongst students of the questions thus proposed. It is enough at this point simply to insist that there are here international questions which are worthy of careful consideration, and which do not involve any of the difficulties which have already played so large a part in the history of arbitration, and of other attempts at international agreements.

III

A colleague of mine, and a high authority upon problems of insurance, in replying to my request for his criticisms upon this essay, has pointed out, as a serious objection to any plan for international insurance, that strong nations would be likely to prefer to insure themselves, while if only the weak nations joined in the international agreement, little would be accomplished. The direct rejoinder to this objection which is suggested in the text of the present essay, consists in pointing

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out, that if there were *any* evils, whether or not evils of war, against which international insurance proved to be feasible, and if the plan here proposed began, even very modestly, to accomplish something in the way of bringing several nations together for purposes of mutual insurance, *every such mutual insurance would involve the nations in new forms of coöperation*, whose motives would be of the essentially peace-making kind analyzed in the text of this essay.

But precisely in so far as such motives appeared at all as a result of international insurance, they would tend to make, more and more, national evils insurable. For if the nations begin thus to coöperate, *they will, for the first time, learn what that sort of honor is which is involved in keeping agreements such as the insurance business exemplifies.* What is called national honor is at present altogether too much a matter of capricious, private, and often merely personal judgment, *simply because the nations are not as yet self-conscious moral beings.*

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They have not learned, as corporate entities, what mutual loyalty is, because they have not begun to come together in those communities whose type is described in this essay.

Personal honor is always the correlative of some practical form of loyalty, and of some recognition of an obligation, — a recognition that one acquires through actual business of the sort that does not go on in those dangerous relations which this essay somewhat elaborately analyzes.

If the international body of trustees had in its charge any large trust in which a number of nations were interested, these nations, working through their board, would become clearly conscious of the sort of loyalty and hence of the sort of honor which is found upon the highest levels of the business world.

Thus a genuine and reasonable sense of honor would begin automatically to enter international relations. And the more it entered, the more chances there would be for mutual insurance. This mutual insur-

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ance, if it once extended to any of the evils of war at all, would tend in time to extend to more and more of them. And in this way the community of mankind would be formed, and would gradually grow by methods and in accordance with principles which are at once ideal and businesslike.

So, even if one began with the mutual insurance of a comparatively few nations which were relatively weak, a new sort of international relation would begin to exist. And the more this relation existed, the more new international insurance enterprises would be possible. The whole very wonderful history of insurance tends to show this, and to warrant the somewhat enthusiastic prediction with which this essay closes.

IV

One further remark remains for this Introduction to emphasize. Important as it seems to the present writer that some *beginning* should be made in inducing a group of nations to contribute to a common fund for

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insurance against some of the evils of war (however few of such risks may be as yet insurable) — still this essay, in dealing with "war and insurance," certainly does not intend to confine itself solely to the possibility of insurance against the risks of war. A widely varied list of natural calamities against which insurance is possible has already been presented.

It is noticeable that any international insurance, which dealt with natural calamities, would involve a contract in which the individual nation was indeed to receive some definable insurance payment in case of certain disasters; but that, as a fact, the individual subjects would, in most such instances, be obviously, at least in part, the natural beneficiaries who would receive from their government the payments which would first come to the nation in question from the international board of insurance.

From the nature of the case, the international board would have no authority

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whatever to direct any sovereign state how it was to distribute to its subjects funds delivered by it as proceeds of the payment made to it by the board, in accordance with the insurance policy. No possible international controversy could arise regarding the use which any sovereign state made of any of its insurance benefits when once they were received.

But, on the whole, any modern sovereign state would be inevitably much influenced by the prevailing public opinion of its own people with regard to the distribution of its insurance funds. Consequently, the existence of insurance benefits and, in turn, the existence of contributions made by the individual state to the international insurance fund, would be of great possible benefit to any individual state, in dealing with its most pressing social problems. For whether a nation was amply able to insure itself against a risk or not, an insurance policy would constitute a convenient means of providing, in advance, by a single financial device, for a

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definite class of the needs or the risks of its subjects.

A single example will suffice to indicate the way in which a system of international insurance, once established, would furnish an extremely simple mode — a wholly new sort of machinery — by means of which an individual state might deal with some of its most intimate internal problems and issues.

The various forms of workmen's insurance are now becoming of great importance in the life of individual states. Such problems are dealt with by different nations in modes which vary and ought to vary according to the special social problems which occupy the consciousness of the individual nations, and which also vary with the systems of legislation and of government which characterize different nationalities.

Every effort to apply the experience of one sovereign state with regard to the best form of workmen's insurance to the life of another sovereign state, has at present to involve new legislative or administrative decisions,

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and constitutional difficulties of the most varied sort.

Now international insurance, without in the least interfering with the discretion, with the constitution, or with the independence of any nation concerned, would furnish, if it existed, a most convenient mode whereby various nations could learn from one another's experience, how to deal with such a problem as that of workmen's insurance, and how to apply what they learned through such experience to the special modes of administration and of legislation which were suited to the constitution of each state.

Thus, suppose that the international board of trustees existed, and that the individual state was willing to contribute a fund to the general fund, thereby taking out a policy which insured to it, at suitable intervals, a payment adequate to cover the total cost of a given class of accidents occurring to its workmen in the various dangerous occupations. The form of such a policy, its costs and conditions, would depend entirely upon

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what proposal the international board was prepared to entertain, and what contribution to the common insurance fund the sovereign state in question was willing to make. The insurance payments, when duly made, would be wholly at the disposal of the state receiving them.

Only, instead of devising some elaborate legislation of its own, hampered perhaps by numerous constitutional and legal restrictions, determined by the whole past history of its laws and customs, the insured sovereign state would now have on its hands simply the problem of distributing the fund paid to it as the result of its workmen's insurance policy, to the people to whom, in its opinion, this sum should be equitably distributed.

In a country such as the United States, where any plan for workmen's insurance of any type must at present pass through the slow ordeal of adjusting itself to the laws and customs of each separate state of the Union, and where a constitutional amendment, authorizing a general federal law on the subject,

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would involve awkward and possibly dangerous complications, the whole subject could be much more simply dealt with if the international board of insurance, after due investigation of the facts about accidents, about old age, or about any other topic involving matters of interest to bodies of workmen in any state of the Union, named, not upon constitutional grounds, and not upon the ground of any treaty with any foreign power, a sum in return for which the international insurance board would be willing to pay, at stated intervals, into the treasury of the United States, a certain sum called for by a certain policy, in case the United States Congress simply appropriated the money to pay for the policy in question.

Now there is no doubt that the United States is amply able to insure itself against all risks and expenses that are due to disease or to accident or to old age, in so far as these things affect its various classes of laborers. It is equally sure that manifold constitutional difficulties and varieties of custom lie in the

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way of carrying through any scheme affecting workmen's insurance throughout the various states of the American Union.

It would be, therefore, of advantage to the United States if an international insurance board existed, and if it had the opportunity to pay for any policy that might at any time seem good to it affecting workmen's insurance anywhere within its borders. For the constitutional difficulties and the varieties of state legislation which stand in the way of carrying out any one plan for workmen's insurance in the United States would not stand in the way of a plan for appropriating a certain sum to be paid by the authority of Congress to the international insurance board. Nor would such difficulties be nearly as great when the problem arose as to how the proceeds received from such a policy were to be distributed to individual workmen throughout the United States, or to any part of it. The insurance policy would not be needed as a financial investment. But it would furnish a new and valuable machinery

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for devising and carrying out possible social reforms.

This is but a single example. As soon as one considers the possible uses of an international insurance board, in case that, while it did its business with the nations, their individual subjects were the natural beneficiaries of the insurance in question, one sees that, without the least interference with the discretion or the independence of any nation, a vast simplification of the machinery whereby each nation might deal with its own social problems would be furnished.

While the various nations took out policies for any such social purpose by putting certain sums in trust with the board, they would very naturally take counsel together, by comparing their various modes of social insurance, and of other socially beneficent processes. *Every word spoken in such counsel would tend toward mutual understanding among the nations and towards simplification of the social problems of each, or of the ways in which these problems were to be dealt with.* Yet at

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no moment would such conference in the least interfere with the honor of the individual nations, or involve new disputes, or stand in the way of any national ambition.

It will be clearly observed that the international board of insurance would have no hostility to the growth of international arbitration, or to the authority of the Hague tribunal. Its existence would imply no hindrance to any other influence that at present furthers, or that may in future further, the substitution of peace for war in international life.

Therefore the strong nations could use, and could profitably use, international insurance quite as much and quite as hopefully as the weak. For it would provide them a new machinery for the financial care of reforms.

The more it was used, the more it would become useful. And the genuine community of mankind would indeed be begun, not as a merely fantastic hope, but as an institution

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whereby part of the world's daily business was done.

It seems well to close this Introduction with the words of a great authority on the theory of insurance, — words by which the present writer's thoughts have been constantly guided in the writing of this essay. The words are those of Charlton Thomas Lewis, Ph.D. They appear in the article on "Insurance," which the eleventh edition of the "Encyclopædia Britannica" prints on page 658 of Volume XIV: —

"The value of insurance as an institution cannot be measured by figures. No direct balance-sheet of profit and loss can exhibit its utility. The insurance contract produces no wealth. It represents only expenditure. If a thousand men insure themselves against any contingency, then, whether or not the dreaded event occurs to any, they will in the aggregate be poorer, as the direct result, by the exact cost of the machinery for effecting it. The distribution of property is changed, its sum is not increased. But the

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results in the social economy, the substitution of reasonable foresight and confidence for apprehension and the sense of hazard, the large elimination of chance from business and conduct have a supreme value. The direct contribution of insurance to civilization is made, not in visible wealth, but in the intangible and immeasurable forces of character on which civilization itself is founded. It is preëminently a modern institution. Some two centuries ago it had begun to influence centers of trade, but the mass of civilized men had no conception of its meaning. Its general application and popular acceptance began within the first half of the 19th century, and its commercial and social importance have multiplied a hundredfold within living memory. It has done more than all gifts of impulsive charity to foster a sense of human brotherhood and of common interests. It has done more than all repressive legislation to destroy the gambling spirit. It is impossible to conceive of our civilization in its full vigor and pro-

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gressive power without this principle, which unites the fundamental law of practical economy, that he best serves humanity who best serves himself, with the golden rule of religion, 'Bear ye one another's burdens.'"

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WAR AND INSURANCE

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WAR AND INSURANCE

GREAT tragedies are great opportunities. The new griefs which to-day beset the civilized nations call for new reflections and for new inventions. Our past methods of furthering the cause of peace on earth have disappointed many hopes that, in their day, seemed both fascinating and reasonable. We must not expect, at any time in the near future, to make an entire end of war, but we need to understand better than we now do the depth, the gravity, and the true nature of the motives which have thus far made war-like tendencies so persistent in the life of mankind. We also need to discover, if we can, methods not yet tried, whereby the wars of the nations may be gradually rendered less destructive, and less willful.

This essay is to be devoted to both the tasks thus indicated. The main part of this

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paper will give an account of some of the familiar, but too little heeded, and too ill defined reasons why wars are, despite our civilization, so fatally recurrent incidents of our international life. This first part of our paper must be somewhat lengthily stated; for, as the old Buddhist scripture says:

"Long is the night to him who is awake; long is a mile to him who is tired; long is life to the foolish who do not know the true law."[1]

And our poor human nature is still on the level on which we are often wakeful in the night and often have yet to seek after the knowledge of the true law which may some day bring us nearer to the life of peace.

This earlier and also lengthier part of our paper will gradually lead us, however, to the definition of some principles bearing on a fragment of the true law both of war and of peace. And so far this paper will be a contribution to what has been called, by the Dutch Ethnologist Steinmetz, the "Philosophy of War." But, at the very close of our

[1] MAX MÜLLER, "Sacred Books of the East," Vol. X, p. 20.

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discussion, we shall be led to an application of these principles which I believe to be in certain respects new. We shall then, in the second and much shorter part of our discussion, propose a method of practically furthering the gradual growth and reënforcement of the cause of peace on earth. This method has not yet been tried. I believe that the principles upon which it is founded are, in certain concrete instances, as familiar to the modern civilized man as are his most characteristic forms of prudence, of thrift, and of coöperation. But the application of these principles to the philosophy of war remains still inadequate; and, at the present moment, this field for further efforts to form plans that look towards peace is still open. This paper will thus close with a brief indication of the nature of one such plan.

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I

THE UTOPIA OF UNIVERSAL PEACE

TO propose any way for furthering the cause of universal peace is to arouse the objection that all such proposals, if definite in their formulation, and universal in their intention, have thus far always proved utopian. As has often been asserted, man appears in history as essentially a fighting animal. When he becomes civilized, he changes, indeed, the fashion of his fighting, and, in the course of time, gradually improves both the morals and the methods of his warfare. Cruelty, pillage, and extermination become less prominent amongst the aims which absorb the warrior's mind. Wars are waged for purposes which become more ideal as time goes on. Humanity of mood directs, in a measure, the plans of rival nations. The modern national spirit itself sometimes appears

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to be a sort of preparation for some larger enthusiasm which, as we often hope, may, in a far-off future age, make the community of mankind its main object of fraternal devotion, and the whole earth its country.

But, on the other hand, as the nations grow in power and in self-consciousness, some of the disastrous but profoundly human motives which most tend to make men fight with their neighbors, not only survive in the midst of the highest cultivation which we have yet reached, but are even intensified by the very intelligence, by the loyalty, and by the resoluteness, which lie at the basis of what our civilization most needs and prizes. Nobody can rightly consider the problem of war who regards the war spirit as a mere relic of barbarism, or as due solely to the evil side of our nature. The mystery of war and of its fascination can be fathomed only in case we first observe that although, of old, wars were often due in a large part to the passions and ambitions of rulers and of the ruling classes of the warring peoples, modern wars,

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however much princes may take part in their beginnings, are, on the whole, waged by peoples, and are in part the expressions of the recently acquired power of an intelligent democracy. Ancient wars were frequently the result of ignorance, and of blind popular passion, of superstition, or of the greed of individuals. Modern wars are in many cases deliberately and thoughtfully planned by patriots who love their country's honor, who are clearly conscious of well-formulated ideals which they think righteous, and who fight in the name of the freedom of the people, and in the service of what they suppose to be the highest human culture. World-wide sympathies do not prevent warlike passions from seeming to many who cultivate them not only necessary, but morally indispensable; not only honorable, but holy; not only fascinating, but rational.

Let us remember then that, whatever the mere form of any national government may be, it is at present the democracy itself, or at all events, the prevailing popular will,

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however it is expressed, which, in the more warlike modern nations, actually prepares for war, which dreams of it in advance, which tries cheerfully to bear the burdens of its expenses, which glories in its risks and in its victories, and which frequently and consciously justifies it as the highest, as the completest, and so as the most ethical expression of national loyalty. Let us remember too that modern democracy, or whatever else expresses the will of a people, does this not because it lacks a sympathetic interest in the concerns and in the sentiments of the men of other nations, but because our modern form of human solidarity is such that international hate travels as far, as fast, and as persuasively as does love. The civilized world thrills with sympathy for the calamities of obscure or of distant men; but it also thrills with a common admiration for high spirit, and for warlike enthusiasm. Sympathy implies a disposition to imitate, and so, just because of our present degree of solidarity, we tend to imitate whatever is impressively vigorous

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about the will and the power of interesting men and nations. Such imitation is, in many cases, an imitation of the war spirit.

Only in case we keep in mind both the vast masses of popular interest and the very high grade of intelligence which are now devoted, in many great nations, to the cultivation of warlike motives, and to the preparation for war, can we see how far away is the utopia of universal peace.

As a fact, the advance of civilization not only brings with it motives which tend to check and to control the barbarous aspects of war, but also motives, some of them new, which tend to make war appear, to many individuals and nations, more ideal, more righteous, more significant, than ever. The modern world, wherein every great human experience of passion, of sorrow, and of love arouses a warm response in the most distant parts of the inhabited earth, — this same world echoes the warlike passions as readily as it does the humane ones, longs to imitate the powerful peoples as well as to relieve

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the sufferers from an earthquake, and is stirred by its far-reaching rivalries as much as by its other expressions of solidarity. Its social problems are common to all the civilized lands; but so too are the dispositions to encourage and to feel the contrasts of races, and the rivalries of commerce and of cultivation. The democracies are vast; but so too are the conflicting interests for which these democracies are ready to fight. Science brings all men near to each other; but science also originates new industrial arts, and these arts can be used for war as well as for peace. Civilization makes men more thoughtful about both social and moral issues. But such thoughtfulness, if once inspired by patriotism, and by international jealousies, can both counsel and wage war deliberately, and with a self-righteous assurance such as our elementally passionate or simply superstitious ancestors never knew.

So, of themselves, neither cultivation, nor thoughtfulness, nor humane breadth of sympathies, nor the discoveries of science, nor the

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aspirations of the democracy, have been able to make wars cease on the earth. Modern wars may, as we now know, become more widespread, more democratic in spirit, more ideally self-righteous, than ever they were before.

Whoever undertakes, then, to plan any method of decreasing the evils of war, must take account of these facts and must consider how deeply rooted in civilized man the tendency towards war still remains. One may well begin such an enterprise by asking whether it is not indeed altogether hopeless. In view of the facts thus summarily sketched, is not this great disease of mankind, the love of war, beyond cure, and perhaps beyond any lasting relief?

And yet: The spectator who to-day witnesses the tragedy entitled "Man," watches a scene wherein both the events and the characters arouse, side by side with many old emotions and reflections, certain wholly new movings of pity, of fear, and of wonder. Can one remain a merely passive spectator?

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Must one not seek, at least in imagination, some more active means whereby he may transform his pity into charity, his fear into an inspiring hope, his wonder into some sort of interpretation of the meaning of what he witnesses? In such an effort lies the task of this essay.

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II

THE NEIGHBOR: LOVE AND HATE

THE facts just cited, the prominence of warlike motives in modern men, the stubborn survival in culture of the tendencies which express themselves in armaments, in the jealousies of nations, and in actual wars, — all these things call for further characterization in terms of a principle which shall be sufficiently general in its scope, and sufficiently important in its practical applications, to serve as a guide in our search for a way of giving to humanity a measure of relief from its most dangerous social burdens. The higher religions have long sought for an expression of such a principle. Two of them in particular, namely Buddhism and Christianity, have found and used a formula which is, in fact, extremely general in its statement, and very highly practical in its

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demands, as well as in some of its applications. In its Christian expression this formula is as familiar as is its failure to guide men, and lies at the basis of the counsel which Christian teachers of the most various creeds daily give to each of the faithful regarding his relation to his fellow man. Just because of this familiarity of the best known forms of the Christian formula, we may be aided to make the principle in question momentarily vivid in our minds, if we here refer to one of the simplest and most popular of the scriptures of the original Southern Buddhism, the work from which I have already quoted the passage about those who find the night long. The name of this book is the Dhammapada. Let me cite from this scripture a mere fragment of a single text. At a moment when the world is at war, this ancient Buddhist word may awaken, by the very contrast between its spirit and that of the passing mood of modern European patriots, a comment which will help us to see where our real problem lies: —

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"'He abused me, he beat me, he defeated me, he robbed me'; — in those who do not harbor such thoughts hatred will cease.

"For hatred does not cease by hatred at any time: hatred ceases by love, this is an old rule."[1]

Such, then, is the formulation of the greatest of human practical problems by the Dhammapada; such is the solution of this problem which that ancient Buddhist scripture proposed, several hundred years before Christ. You have but to think of the best known words of the parables and of the Sermon on the Mount in order to recall other and now distinctively Christian forms of this same rule for ending wars and for saving mankind. "Little children, love one another:" these words, in another part of the New Testament, restate this view of the escape from all the horrors which war entails. In an equally simple, and, as I may at once add, in an equally imperfect shape, Tolstoi's version of the Christian spirit not long since filled with a sad longing the very European world whose

[1] MAX MÜLLER, "Sacred Books of the East," Vol. X, p. 5.

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destinies have, since then, been so dominated by preparation for war, and by acts of war.

Considered by itself, and apart from all theological formulations, this lore which is common to Buddhism and to Christianity may be summed up in the assertion that the moral destiny of man depends upon a certain pair of relations, — the relation of love towards his neighbor, — and the relation of hate. In so far as man is dominated by the hate-relation, this doctrine tells us that he is lost. In so far as the love-relation becomes his guide, he is, according to the same teaching, saved; for then he enters the realm of inner as well as of outer peace, and his life wins its only true sense, its only possible fulfillment. There is, then, so this view of life teaches, a good relation of man to his neighbor; it is the relation of lover to beloved. There is a relation to his neighbor which is not only dangerous, but deadly to man; and that is the relation of an enemy to the neighbor whom he hates. The whole problem of life

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lies here. Let men become lovers, and then whatever men's mere fortunes may be, all is well. Let them remain enemies, and then not only wars are waged, but also the shadow of death is upon the whole inner and outer life of man. The dead lie waiting burial. The mourners wail and cannot be comforted. Such, I say, is the substance of that view of our problem which Christianity and Southern Buddhism share in common.

Now this doctrine of life is so ancient, and is, in mere words, so widely accepted, that just because we are deadened by the mere repetition of such words, we have difficulty in making very vivid to our minds how far this common Buddhist and Christian lore is from telling us the whole truth about the way whereby the winning of peace and the fruitful union of human souls is to be sought, if ever such peace and union is to take place in the world of daily life at all.

In order to illustrate this contrast between real life and this ideal of life, let us simply fancy that some supernatural stranger, having

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an angel's tongue, and bearing a flag of truce, appears to-day upon a battlefield in Belgium or in Servia, and, having first somehow miraculously caused the conflict to cease for a time, announces to all present, so that they hear him, the news of how he has in his possession the formula for ending all wars, including the present strife on this field. Let him then read, over the heaps of the wounded and of the dead as they lie there the words I have just read from the Dhammapada: —

"Hatred does not cease by hatred; hatred ceases by love; this is an old rule."

As soon as this angel of peace has finished his message and has departed, the warriors, so far as they are not yet helpless, will of course return to the tasks wherein they find their honor and their duty, as well as their own fierce joy and pain, their own bitter weariness, and their own passionate obedience and devotion. As they do so, will they not feel, along with us the spectators, that the words of this angel visitant, spoken during

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the brief truce, are not only impotent, but irrelevant?

In fact, these words do not even touch, by themselves, upon the real practical problem of this battlefield and of all battlefields.

This problem obviously is: *how* shall the hate-relation come to be forgotten, and how shall the love-relation come to be the dominant motive of a human life such as is ours? When not only our worst motives, but also our patriotism, our love of all that we hold dearest, our honor, — when all these counsel us, if we be men, to treat as enemies those who are the foes of this honor, we see that we are in the presence not only of passion, but of fate; and that this passive form of the law of love can successfully address its words only to those who, like the Buddhist monks, or like the Christian saints of the desert, have first abandoned, as Schopenhauer said, the will to live, have parted company with whatever makes a man's character vigorously active and unsparingly and constructively creative; have also parted company with whatever

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makes us ready to be like those angels who excel in strength. Hate, after all, is but one aspect of war. War's other aspect, what one may call its spiritual aspect, is the loyalty to which it gives active employment, the fearless faith in life which it converts into works, the endurance which it transforms into creative deeds. In this other aspect of war lies its appeal to what is best in man.

The real problems of war cannot be solved, then, merely in terms of this contrast between the love-relation and the hate-relation, and in terms of the mere condemnation of the hate-relation. For there are human relations which call out our most active loyalty, our most constructive devotion, our highest energy, and which cannot be defined merely in terms of the contrast between loving and hating a man's individual neighbor. Such are the human relations which are exemplified when many men are together devoted to one common although by chance unwarlike task, such as the task of an art, or of a science, or of some church wherein there is present a

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genuine communion of the faithful. Such tasks may indeed be called tasks of love, but they are not tasks of the merely self-forgetting and passive love which the Dhammapada contrasts with hate. They are the tasks of a sort of Pauline charity whose object is not merely the individual neighbor, but a whole community of many men viewed as a super-personal, and yet also as somehow a personal being. The one who loves in this spirit loves a spiritual body wherein individual men exist as members, and wherein he also is a member. He seeks not his own, but he loves, as Paul said, "Not after the flesh but after the spirit." He loves as Paul also said that Christ loved the church. Therefore he is above both the hates and the loves which contrast and which contend on the battle-field. When a company of artists or of scientific men work together upon the common tasks of their calling, they are not merely, as "little children," loving one another, nor yet are they hating, each his neighbor. Their human relations are those of the loyalty of

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individuals to the communities wherein the true tasks of life are found. The relation which is here present is expressed in the devotion of the individual's life to the spirit of some community, wherein he lives and moves and has his being.

Now such human relations, namely those which bind a patriot to his country, a warrior to his service, an artist to the community of all who love art, a scientific man to the community of all who study nature, these are indeed, as we have said, the highest human relations. These express the best in man. I have already said that the motives underlying these human relations often lead to the worst of warlike hatreds. This is as sad a fact as it is prominent in human history. But we have gained something for the understanding of our problem if we have first seen that this problem involves not merely the contrast between love and hate, but the contrast between those relations which an individual man bears to his individual neighbor, and the relation which a patriot bears to his

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country, or the individually faithful saint to the visible or invisible church to which, as he believes, all the faithful belong.

It is therefore not by mere love of one's neighbor that hatred can be made to cease. And in fact historical Christianity has never been merely a religion of such passive love. The Pauline charity involves a relation of the individual to the whole mystical body of the faithful. This relation is viewed by Paul as so important that he tells us how, without this charity, without this relation of the believer to the whole spiritual body of the faithful, *no* form of the love of an individual man for his neighbor, *no* giving of one's body to be burned, would really profit either a man or his neighbor in any respect. The Pauline charity involves a relation whose type profoundly differs from the type which the author of the Dhammapada has in mind. Paul does not say: "Think of that neighbor yonder, and love him; and then the hate-thoughts and the wars will cease." Paul says, in substance, "Be loyal to the

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spiritual body whereof you are a member. Gird on the whole armor of loyalty. Practice, meanwhile, not mere self-sacrifice, but positive virtues which, in form at least, are essentially although not merely militant. And then you will rise above petty hate as much as above merely private and individual love. You will perhaps wage war, but not because you are greedy; rather because you love the union, the community of all the loyal, the spiritual body of those who are one in faith and in service. Then you will be a man with a country; and for your country you will be ready, on occasion, both to fight and to die.

If our angel visitor on the battlefield proclaimed the words of Paul rather than those of the Dhammapada, he would express what I believe to be the really higher spirit of historical Christianity. And the warriors, before they returned to their awful tasks, would feel that, while he had not indeed justified the slaughter of men as anything that is in itself a good, he had given them some glimpse of

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the reason why the warlike spirit has its spiritual meaning, as well as its tragic horror of great darkness. He would have hinted that, if ever relief is to come to humanity's great woe of combat, it will come not merely through a cessation of hate and a prevalence of love for individual men, but through the growth of some higher type of loyalty, which shall absorb the men of the future so that the service of the community of all mankind will at last become their great obsession, while this world-patriotism, when it comes, will remain still as active, and on occasion as militant and as businesslike in its plans and in its devotion as is now the love of warring patriots for their mutually hostile countries.

In facing the problem as to how this possible future world-patriotism, how this distant but eagerly desired result can ever come to be, I will not say reached, but gradually approached, we have gained, I believe, something, however little, by seeing that we have not here chiefly to do with two contrasting relations of pairs of individual men, namely

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the love-relation, and the hate-relation. Our fiction of the angel visitant on the Belgium or Servian battlefield helps to remind us wherein consists the contrast between his advice, as we first stated it, and the sort of counsel which we ourselves in the present discussion are seeking. He says, to every warrior: "Love your neighbor, even if he has thus far been your enemy. Since you cannot love him and also willfully kill him, you have only to follow, all of you at once, my word, and then not only this, but all battles will automatically cease. You will all return to your homes. Then peace will come on earth."

But, as we have seen, the instinctive sentiment which the warriors, after their momentary truce, and even while the thunders of the captains and the shouting begin again, will feel (whether they have wit and patience to articulate their reply or not), — this sentiment may well take the form of saying: "I am not merely related to my neighbor here, who seeks my life as I seek his, and who

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is a hateful man hunter as I also am. My highest and deepest relations are to my country and to its allies and foes, to our common service, to my honor, and (if you will) to our forefathers and to our posterity, yes to the whole world of man."

And so, for the warriors, and for us who now study the philosophy of war, the genuine problem relates not so much to the contrast between the love-relation and the hate-relation, as to the contrast between our relations to our individual neighbors, and our relations to our honor, or to our duty, or to our country, or to mankind, or to whatever community you may choose to consider.

Here, at length, we enter the region where the issues of war and of peace must be faced and thought out, if anywhere we are to find a reasonable guide towards a solution. My greatest question is not: "Do I love my neighbor or do I hate him?" but "Have I, or have I not the right, the worthy, the saving relation to my community, to my family, to my country, to mankind?" If we want to

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learn to answer this question, we next need to consider some very plain and familiar, but neglected, facts about the nature of communities, and about the social relations of men.

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III

THE DANGEROUS SOCIAL RELATIONS AND COMMUNITIES

KANT, in one of his more practical and popular works, has used a well-known expression, which has often been cited, but which has little been heeded. This expression bears upon the natural relation of the individual man to his individual neighbor. Hobbes, in the seventeenth century, had said: "By nature every man is at war with his neighbor. Only some special social device can make him behave as if he were a peaceful creature." Rousseau, in Kant's own time, had asserted that by nature men love to be in harmony with one another, so that only the artificial customs of society are the source of the mutual hatreds and rivalries which lead to war. Kant, in the remark to which I now refer, goes deeper than both of these conflicting theses. Kant

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says, in substance: "By nature man both hates and loves his neighbor." And Kant goes on to point out that, in real life, each of these tendencies, the loving tendency as well as the hating tendency, actually both nourishes and inflames the other.

For man, as a social animal, cannot do without his neighbor. In solitude he pines or starves. It is not good for man to be alone. Yet, if you give man a companion, it is equally natural that the two should, erelong, quarrel!

Their quarrel need not be due to the fact that they are naturally malicious. But, perhaps by mere accident, they soon get in each other's way. Then they easily begin to quarrel, and their quarrel tends to inflame its own motives. Hence Kant's formula for the natural relations of a pair of human beings is that the natural man can "Neither suffer his fellow nor do without him." Deprive a man of his mate, and he finds the world intolerably lonesome. Give him a companion, and the two irritate each other. For, if only by mere accident, they erelong become

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rivals in some quest; or perhaps they interrupt each other in a conversation and then each, if sufficiently eager, begins to say (out of pure love both for his fellow and for the sound of his own voice): "Do not interrupt me. Listen to me." Herewith begins a possible quarrel. Such a quarrel, if two nations were concerned, might lead to war.

This last example of social friction is not Kant's example, but it well illustrates why what one may call the *dyadic, the dual, the bilateral relations of man and man, of each man to his neighbor, are relations fraught with social danger. A pair of men is what I may call an essentially dangerous community.*

A man may, at any time, love his neighbor. They may both feel kindly towards each other. It may be that neither is malicious, that neither is, as people say, a totally selfish creature. All that is needed, however, to make serious friction possible between the two men is that each shall be active, and watchful, and that he shall have some sort of "business and desire, such as they are."

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It is tolerably certain that, if this condition is fulfilled, the business and desire of the two men shall be, in whatever way you please, *different*, and in some way *contrasting*. Even if they love each other, they will then be disposed not to do precisely the same thing at the same time. Or if, as in a conversation between two people, each of them does desire to say, at any moment, the very same thing which the other desires to say, this same act will have different relations to the conversation according to the intents which each of them has as he speaks to the other.

Now, in any such case, the perfectly natural, and in fact inevitable contrast, between the acts, or between the results of action, on the part of the two neighbors who love each other, will of itself tend to create friction.

A certain social tension is therefore a perfectly natural accompaniment of any concrete social relation between two people. However friendly they are, at the outset of a social task, to disagree in some respect is the normal result of any social intercourse between two

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neighbors. If two men are neighbors, each of them inevitably tends, in some respect, to get in the other's way.

Let the two eager speakers, who long to talk together, but who automatically tend to interrupt each other, just because each loves to have the other as his listener, let them serve as a perfectly elementary example of a tendency which you find assuming all grades of importance, from the most trivial to a furious quarrel which may lead to a death grip of two fighters, or to a war between two nations.

There is, therefore, a law of the social intercourse between the members of a pair of individual men, or (for that matter) of the social intercourse between the members of a pair of individual groups or nations of men, — a law for which I have long used the name: *The law not only of the danger, but also of the original sin, of the dual, or dyadic social relations of men.* The law is this: When two men, or two consolidated groups of men, are set at some such social task as observing each

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other, or playing a game together, or debating a question, or buying and selling, or borrowing and lending, or hunting for food, or even when they explicitly undertake the task of helping each other, then, at any one stage of this dual or bilateral activity, one of the two will indeed be either loving the other, or else not loving him. And when a new and interesting relation to a neighbor first comes in sight, love is quite as natural as is antipathy.

But as the two individuals pass from one stage to another of the activity in question, the natural contrast between the two men or groups tends to lead to some mutual interruption, of jostling, or to some other vexatious contrast of behavior. Each therefore tends, in some fashion, to surprise the other painfully, to snub his activities, and so to get in the other's way. We naturally do such things not because we are by nature either mainly selfish or primarily malicious or even greedy. We do all this merely because, if taken in pairs, we are, in each pair, two different and

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contrasting people or groups. Our whole self-consciousness, in fact, depends upon noting how different from our neighbors each of us is. But contrasts that strongly interest us can easily become unpleasant. Therefore mutual love and agreement between the members of a pair of human beings is an easily interrupted relation. Our differences can readily come at any moment to seem mutual challenges. If love between a pair of friends survives such endless trials, it does so through patience, or through the aid of other relations which are naturally more stable, or because love takes on the form of true loyalty. *But loyalty, which is the love of a self for an united community, always involves relations which concern more than two people.*

Taken by itself, the mutual love of a mere pair of people tends, like physical energy, to run downhill; to be baffled by personal contrasts, to be thwarted by mutual interruptions, to give place to a consciousness of painful differences, to be worn out by time. As Griselda says to her cruel lord: —

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"But sooth is said; algate I find it true,
For in effect it proved is on me,
Love is not old as when that it is new."

This assertion constitutes the first half of the law of the original sin of the dyadic human relations. Love, when it is a merely dyadic relation between a pair of lovers, is essentially unstable and inconstant. For the two tend in the long run to interrupt, to bore, or collide each with the other.

The second half of our law is easily stated. When mutual friction once arises between a pair of lovers or of rivals or of individuals otherwise interestingly related, whether they be men or groups of men, *the friction tends to increase*, unless some other relation intervenes, or unless more than a pair of members belong to the community wherein mutual love ought to be sustained, or mutual jealousy averted.

"Never any more
While I live,
Need I hope to see his face
As before.

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Once his love grown chill,
Mine may strive —
Bitterly we reëmbrace,
Single still."

So laments the lonely wife in Browning's "Men and Women." The situation is human. It daily occurs, and is even commonplace. It illustrates the natural fortune of a pair either of lovers or of human beings otherwise related, who remain merely a pair. When, through any accident, mutual antipathy chances to arise in such a pair, then each of the members of the now distracted community of two irritates the other to new antipathies. Thus in such cases love grows old while hate renews its impish youth.

The only possible renewal of the youth of such an old love depends upon establishing new and creative social ties between the two who once loved, or else upon enlarging and enriching the community, so that it is no longer merely a community of two.

But at this moment we are reminded of a new consideration. As a fact, the natural

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unit of human society, in all its stages of evolution, is the family. But the normal family is not a pair, but is at the least a triad, a group of three persons: Father, Mother, Child. What one might call the molecule of the most lasting and simply instinctive human social groups is, so to speak, an union wherein at least three individual persons, three social atoms, or, in higher stages, three social groups, participate. In such a community love can indeed readily assume its more stable forms, and can turn into a more ideal loyalty. In a mere pair of persons, love, while frequently both present and intense, is essentially unstable; while hate, when once it appears, tends to grow with what it feeds on, namely with the natural contrasts between individuals, and because of their mutual interruptions, and by virtue of the constantly growing consciousness wherewith each of the two antipathetic persons observes how the other regards him. But in the family triad, the winning and common care for the child may charm away many of the most beset-

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ting influences that tend to wreck home unity.

Let us sum up the results thus far reached: The advice which the Dhammapada gives us, about love and hate, ignores an essential fact, namely, the fact of the dangerousness of the dyadic human relations; and forgets this reason why antipathy is so readily growing a weed in our social relations. We hate not merely because we remember injuries. Many of our sources of antipathy seem to be, in the single case, much more petty than is a desire for revenge; but are actually deeper in their meaning than is such a desire. Very often we tend to hate simply because there are so many of us, and because we are so different one from the other; and so because, when we are taken in pairs, we thus appear in each pair as interrupters and intruders, each member of the pair annoying his fellow even while trying to express whatever love he chances to possess for the other, and each emphasizing his own hatred when he feels it, by dwelling on these dual or bilateral contrasts.

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Such is thus far our result; here then is the fundamental principle of the philosophy of war. The deepest reason why war is so persistent is that *the nations, thus far in history, are related chiefly in pairs,* — pairs of commercial rivals, pairs of borrowers and lenders, pairs of stronger and weaker nations, pairs of superiors and inferiors, pairs of plunderers who do not understand each the other, — pairs of plotters, each of whom suspects his opponent.

And the deepest reason why what is best in individual men does not destroy but often inflames the warlike spirit, lies in the fact that the best in individual men depends upon their loyalty to their own groups, upon their patriotism, and also upon their interest in groups which are not mere pairs. In such interests in groups which are larger and richer than pairs, consists men's very desire for human solidarity. For human unions can become stable and fruitful only through the establishment of relations which are very different from the dangerous dyadic relations of lovers, of rivals, and of warriors.

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The sound advice to men is then not completely expressed by the word: "Little children, love one another"; but rather by the Pauline advice to love some united community which has the characters ascribed by Paul to the church. *War itself persists because the nations still cultivate dyadic relations too exclusively.*

We have thus seen wherein lies the basis of the problem of war. War is simply one case whereby to illustrate how dangerous the dyadic relations are in the social world; and how dangerous a community is one which has the form of a pair either of individual men or individual nations.

In the social world which consists of pairs, love indeed finds many temporary dwelling places; but it also finds no continuing city, and so has to seek in utopia for a city out of sight; while hate is indeed not universal, and not all powerful, but is grounded in the natural diversities and in the mutual observations of men, and is therefore always ready to be aroused in those who had been, until it

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appeared, friends and brothers; while if once aroused, hate tends to grow more intense and distracting as it observes its own life. In those communities which are mere pairs, time is the consumer of love but the nourisher of hate. Love between the members of a mere pair tends to wax old as does a garment; while hate, when once it comes, flourishes in a malicious youth, witch-like and death-dealing.

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IV

THE COMMUNITY OF INTERPRETATION

THE outlook for humanity would indeed be dark, if our social relations were limited to mere pairs of individuals or of nations or of other groups of men, whether petty or vast. But, as a fact, this is not the case.

We have already seen that there is at least one human community which has characters and relations such as no mere pair of human beings can possibly possess. This is the community consisting of father, mother, and child. This natural and instinctively originated community is never perfect, and is never entirely stable. And hate can find a place in it as well as love. But we also know that this natural community possesses, even in the life of barbarous and uncultivated man, a normal stability, and a normal fruitfulness, as a basis of family peace and loyalty, which lies at the

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root of many very vast social organizations. Out of an aggregation and perfectly natural interconnection of such triadic family groups, or of what you may call triadic social molecules, a patriarchal social order can be built such as several very great and stable Oriental civilizations have richly illustrated. Time and fecundity favor the family. Its form tends to abide. It favors a type of love which forms a model for all the loyal.

It behooves us then next to consider whether there are other groups of human beings, other communities, perhaps artificial, but essentially sound and progressive, which have characters such as the triadic union of father, mother, and child illustrates. And herewith our quest enters upon a new stage. Pairs are dangerous communities. Are there triadic communities which are less dangerous? Are there many instances of such triads? Can we name such?

As a fact, all of us depend for the opportunity to do our daily business upon the existence, upon the stability, and upon the fruitfulness

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of such relatively peaceful and loyal triadic social groups. Let us name a few of them; for in this field concrete examples are especially instructive. Let us talk then no more of pairs of lovers or of rivals. Let us consider some communities which are essentially groups of three individuals, or of three groups of men.

Suppose that somebody, — let us call him A, — desires to do business with another man, whom we will call C. So far, some relation involving the pair consisting of A and C is sought. But perhaps A and C are dwellers in different cities, or in different countries. Perhaps they are not on speaking terms. Perhaps they speak different languages. Perhaps each is too busy about his own affairs to dream of interrupting the other. In such cases the dual relation whereby A might do business with C, cannot readily be established. What shall A do?

A form of business which daily grows, in the modern world, more and more important, hereupon suggests itself to our minds. Sup-

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pose that A finds some third man, — let us call him B, — who undertakes *to represent A's plans to C, to interpret, to explain, to urge them in C's presence; to act, in a word, as the agent of A in the proposed dealing with C.* Let the business hereupon be carried out according to this method. That is, let A find the agent B. Let this agent, let B do the proposed work.

Hereupon there will be formed a community consisting essentially of three persons, A, B, C, who occupy different places in this community. Their relations will be not merely dual or dyadic, but treble or triadic. And each will have, in the resulting triadic transaction, an unique place. Each can be named by this, his special function in this triadic community.

This community will consist of what is usually called a *principal,* of an *agent,* and of a *client,* or other such man, *to whom the agent represents the principal.* The relations of these three persons are such as need to be expressed in triadic terms. This community cannot be reduced to a mere collection of pairs. If you

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try to understand its structure, you will find that you have to think in terms and in relations with which the study of mere pairs of persons cannot make you familiar.

And now, this community is such that its relations have a most instructive practical value. To observe what this value is, you have first to observe that this community is naturally a peace-loving community. Every business involving a stable type of *agency* depends upon mutual respect and confidence. And you then have also to remember that in our modern world *we daily come to be more and more dependent upon finding and using agents.* New forms of agency, new classes of agents, accompany every advance of civilization. And you have still further to remember that agents *tend on the whole to further international as well as personal peace and good will.*

The type of community here in question needs in view of its vast power, effectiveness, and fruitfulness, a name of its own. Let me suggest a name. I need a very general name,

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for this type of community in question is also exemplified by triads of men, or groups of men, whose relations you would hardly think of defining by means of the term agent. Common to all the communities of this type is their tendency to further peace, good will, and loyalty, and to have an unifying influence both upon individuals and upon nations.

I venture to call a community such as that consisting of principal, agent, and client exemplifies, a *Community of Interpretation.* It is a community having a very wonderful adaptation to the most various social tasks. It is the best type of community that we know, just because of its general tendency, illustrated in widely various special examples, towards stability, unity, and practical effectiveness. Our most productive as well as our most ideal sorts of business daily require us either to become members of some sort of community of interpretation, or, when we are already members, to act loyally in accordance with the place that we occupy in such a community. Such communities

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are not merely convenient. They are indispensable to civilized life. They are not merely so frequent as to be commonplace, but they are socially so potent as to seem, in some of their exemplifications, almost superhuman in the skill and in the humane sort of social unity which they create and sustain. Having begun with the extremely well-known instance of the community consisting of a principal, an agent, and a man, sometimes called a client, to whom the agent represents the principal, we may at once characterize in very general terms the mere form which any community of interpretation possesses.

A community of interpretation consists of three persons, or groups of persons, who are its members. We may call these members A, B, and C. We may first think of them as individual men. We shall find, however, that in general, each of the members of a community of interpretation not only may also be a group of men; but that this individual group in such a community may be much more numerous than is any now exist-

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ing nation. Our present interest lies in the form of the community of interpretation, in its relations to the warlike, to the peaceful, and to the loyal tendencies and dispositions of men. We wish to show that, on the whole, a community of interpretation, not only is, in itself, a peaceful group of men, but also may be, and frequently is, a very highly active and strenuous and creative community; and that its life essentially tends to enrich both the power and the unity of mankind. A community of interpretation is a sort of artificially created but marvelously fruitful family. Of social molecules, each of which consists of three atoms, or individuals united in a community of interpretation, the most potent and peaceful and reasonable social orders in the modern world consist.

We also wish to show that, *if the world's peace is to be furthered, such progress must take the form of creating and sustaining certain definable communities of interpretation.* We shall be able to show that this our main thesis, in this paper, is at once a philosophical prin-

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ciple, and a perfectly practical and business-like proposal, whose truth and value the market place exemplifies as well as does any rightly constituted theory of society. By this thesis our philosophy of war will be at a stroke converted into a philosophy of peace, and that without our confining ourselves to any merely utopian dreams or plans. We shall show, not indeed how universal peace is at once to be attained, but how the human world is now actually on the way towards a possible, even if very distant, universal peace; and we shall also show that this way lies along the very lines of progress which the form and the functions of any community of interpretation exemplify.[1]

A, B, and C, the members of any community of interpretation, work together upon a task

[1] The idea, although not the name of the "Community of Interpretation," is derived by me from certain essays of the late logician, Mr. Charles Peirce. The philosophical bearing of this idea, and its relations to very deep and far-reaching philosophical issues, have been discussed in Vol. II of my recent work entitled the "Problem of Christianity" (New York, 1913). The present application of Peirce's theory of interpretation to the philosophy of war and peace is, so far as I know, new.

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which is at once theoretical and practical, — at once businesslike and ideal, — a task which may be as unemotional and impersonally stern in its requirements as is any serious business of men, but which may also require all the passionate devotion, and all the eager loyalty, which any man can give. This task, in its simplest expression, is this. A and C, to use again the phrase of Hamlet, have their own individual "business and desire, such as they are." The remaining member of the community, whom I now call B, has, as his peculiar business in this community, the task of addressing C, and of explaining or interpreting to C what A's desire or business is, to the end that C may be brought into some definite sort of coöperation with A.

This coöperation, if it occurs at all, will bring A and C into some kind of social unity, such as will make them act as if they were, in a certain respect, *one man*. To bring about this sort of solidarity, and this coöperation of C with A, is the interpreter's main

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aim and interest, so far as he is indeed the interpreter of this community. He desires, just as any reasonable agent desires, not to do A's will alone, nor C's will alone, *but at once to create and to make conscious, and to carry out, their united will, in so far as they both are to become and remain members of that community in which he does the work of the interpreter.*

Since B has this united will of A and C as his aim and inspiration, he must be what I call loyal. That is, he must be the willing, and, for the purposes of this special task of interpretation, the thoroughgoing servant of the cause of uniting the will of C, to whom he represents the ideas of A, with the plans of A, whom he interprets. B, the interpreter, is therefore the most important member of the community in question. For he both defines and expresses its united purpose. He brings C into touch with A. He holds them together. His essential aim as interpreter is that not his own private will, but the will of the whole community, should be

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done, and that A and C should act as one man, while, in bringing A and C together, he usually discovers or in some measure creates their common will. Hence B is above all the most obviously and explicitly loyal member of the community. On the other hand, — "in his will," when he finds and expresses it, "is the peace" both of A and of C. His success lies in this peace. His "business and desire," if he is indeed a successful interpreter, create, sustain, and constantly increase their harmony. "To this end he comes" into this community. He incarnates and furthers and enlightens its aims, precisely in so far as he worthily fulfills his business as interpreter.

In the single case, as in the market place or in the office, the business or the idea which B interprets to C, and the common will of the community of interpretation which B discovers, expresses, or carries out, may relate to matters of a commonplace, or even of a sordid character; but on the whole there is no ideal activity of man which is too lofty to be expressed or furthered through a community

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of interpretation. For all rational plans involve the coöperation of pairs of men, — the union and the unity and harmony of the wills of those who are to coöperate. But, for the very reasons heretofore pointed out, such union and such unity cannot be stable, secure, and enlightened, unless to the pair of men who are to coöperate there is added the third man whose business and desire it is to bring and to keep these two in touch each with the other. Such a mediator is precisely an interpreter of one of the two men to the other. The interpreter has then the function *to transform the essentially dangerous pair into the consciously and consistently harmonious triad.*

Because the interpreter B at once discovers or creates and expresses the one meaning and will of A and C, I have called him "The Spirit of the Community."

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V

SPECIAL COMMUNITIES OF INTERPRETATION

LET me next return from the generalization which the mention of the ideal business of an agent has suggested to us, to further special examples of communities of interpretation. Let me call your attention to three such communities. They are both practical and ideal in their nature. They are both businesslike and redeeming in their influence.

The civilized world has long depended, for some of its most characteristic and precious life, upon one of these communities.

The two other communities are modern. Until very recently the world knew only the most rudimentary beginnings of them. But they have already transformed, in certain profoundly significant respects, the modern world. They dominate our social order more

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and more; and they will continue to do so, transforming it at a rate which promises for a long time to increase.

The three communities of interpretation which are now in my mind are these: —

1. The judicial community.
2. The banker's community.
3. The community of insurance.

All of these three communities are coördinated with the agent's community, and coöperate with various forms of the latter, so that you may say: Our present civilization depends, for all its most peaceful, worldly, and practical activities, upon these four distinct sorts of communities of interpretation. If you removed all four from our social order, then this our human world, precisely upon its most practical and constructive side, would degenerate into a vast aggregate of the dangerous communities which are pairs. The family triads aforesaid would indeed remain as the principal basis for the loyal life of mankind; while a few other less visible and less obviously practical types of triads would characterize

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so much of our civilization as still would be left to us.

Let us look a little closer at the communities of interpretation now before us. The agent's community we have already characterized.

The judicial community consists of a pair of contending individuals or social groups, while the third member of the group is a judge, or umpire, or arbiter, or mediator, whose office consists in interpreting to a defendant the will, the case, and the legal or social rights of a complainant or plaintiff.

The judicial community is the most ancient and familiar of the communities of interpretation. Upon the dignity and authority of judges and umpires the social world depends for the control and transformation of certain well-known consequences of the original sin of the dyadic relations. From social conditions, which, if uncontrolled, directly lead to elemental warfare, the judicial community actively leads the way to other social conditions which constitute peace. The peace thus won is not in general the peace which

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the Dhammapada advises us to seek by substituting love for hate. But it is the peace which incites men to new coöperations as soon as the contention is thus judicially settled. Hence the judicial community is indispensable to civilization.

The banker's community consists of a borrower, of a lender, and of a third person whose life and interest it is, in general, to make the relation of the borrower and the lender a relation that is profitable to both of them. This third person is that active interpreter of credits, that expert as to the safety of loans, who is known as a banker. The lender deposits with the banker. The banker accommodates the borrower. Or, if the borrower and the lender are that very dangerous pair consisting of persons known as a promoter and an investor, the banker may then appear as a broker, whose business it is to bring and to keep investors in profitable and fruitful touch with those who undertake or promote novel enterprises, for which they need capital.

Apart from the banker or broker, acting as

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interpreter, the pair consisting of a borrower and a lender is a peculiarly dangerous pair. The advice of the Dhammapada, the "old rule" that hatred ceases by love, becomes not merely ineffective but bitterly and tragically humorous, when applied to the natural relations which tend to arise within this pair consisting of borrower and lender. The ancient and medieval social world knew of borrowing and lending mainly as calamitous social relations, which seemed fatally to lead to avarice, to fraud, and to the bondage of those debtors whom want or overconfidence had thrown into the hands of their creditors.

One of the most dramatic of all social transformations has been that which has been due to the appearance, in the modern world, of the banker's community of interpretation. Out of an aggregation of the social molecules which are, in one way or another, banker's communities, the whole vast and productive system of modern credit has grown. The result is that, as a noted publicist some years ago said to me: "Ours is the age, and ours is

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the civilization of the broker." You easily see what this publicist meant. You all know how, despite all the unhappy social accidents that interrupt the workings of the modern system, and that mar both its morals and its success, the modern credit system is, on the whole, both a result of loyalty and a trainer of loyalty.

For, necessary to the great banker's enduring success is his steadfast loyalty to his function as interpreter and so as the "spirit of his community." Just as he may otherwise fail, so he may defraud. But, on the whole, banking has made not only for thrift, for coöperation, for the constant increase of investment, for confidence, and so for the unity of mankind, but it has also made for loyalty; and has in fact both taught loyalty to the business world and exemplified loyalty, as only the work of a community of interpretation can do. The banker's community, then, is the social molecule of a vast organism, whose life is, on the whole, a life of peaceful construction, and in that sense a life of a true

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love of mankind. If war ever ceases, if peace ever comes, the banker's community will have had an important share in the process.

It remains next to speak of the community of insurance. Everybody knows in general of its vast and transforming influence, and of its recently acquired social importance. Few notice the reason why it has become so important. Our previous study of the general characters of the community of interpretation can be easily applied to the community of insurance.

Men take risks. They are often obliged to do so. Sometimes they take them merely because they love risks. But when a man takes a risk and loses, there is in general somebody else who has to bear the consequences of this loss. It may be his creditor, his assign, his heir, or his next friend, upon whom the loss falls; but, since nobody liveth unto himself, and nobody dieth unto himself, the man who takes a risk is seldom the only man who pays for the loss. Now let us call the man who takes the risk A. Then let the man who has

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to bear the loss if A loses, but who of course might correspondingly win if A won, be named C, and let us call him A's *possible beneficiary*, who of course may be, if A loses, quite the opposite of a receiver of benefits.

Now the relation of A to C, the relation of the man who takes the risk, to the man who may win if A wins, but who will lose if A loses, is a dyadic relation. Like the other human social relations of pairs, it is dangerous. It daily embitters the relations of debtors and creditors. It daily makes some people penniless, and inspires others with hate. Its very danger makes it morbidly fascinating to those who have once learned to gamble. It fills the social order with fears and suspicions. It wrecks souls. And you cannot escape from the poison of this dangerous relation by merely loving the man whose risks lead to losses which you have to bear. Love seldom cures any such fool of his folly, and the one who loves him suffers the more because of the love.

Now the community of insurance comes to

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exist when somebody, let us call him B, undertakes to bring the man who takes the risk into a true and active union of interest with his possible beneficiary. The members of the community of insurance are the *adventurer* A, that is the man who takes the risk, the *beneficiary* C, and the *insurer*, who is the spirit of the community, and who is commonly incarnate in some corporate community.

The insurer B estimates or interprets the *insurable value* of the risk which A takes. For a consideration corresponding to this insurable value, B undertakes to make C not only A's possible beneficiary, but A's actual and reasonably secure beneficiary. That is, *B insures the beneficiary C against any loss due to the risk which A takes.*

For reasons which can only be stated in terms of the theory of probability this result can be reached only in case many risks are estimated, and insured by the same insurer B. Hence the insurer's community tends, far more than even the banker's community, to demand some larger union of the social

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molecules whereof the single community of interpretation consists. In consequence insurance very largely takes the form of mutual insurance. It brings men together in vaster and in more highly organized and articulated groups than the banker's world knows. It leads to constantly new social expressions. It contributes to peace, to loyalty, to social unity, to active charity, as no other community of interpretation has ever done. It tends, in the long run, to carry us beyond the era of the agent and of the broker into the coming social order of the insurer. We cannot predict all that it will yet accomplish; but we can already see that *of all the business relations and of all the practical communities yet devised, the insurance relations and the insurance communities most tend to bring peace on earth, and to aid us towards the community of mankind.*

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VI

MUTUAL INTERNATIONAL INSURANCE

IN the search for influences that might further the cause of international peace, well-known efforts have already been made to devise practical and international uses of the judicial community, of the banker's community, and of the agent's community. Each of these efforts has so far proved both conditionally useful and frequently disappointing. *No adequate effort has yet been made to further the cause of peace through the deliberate application of the form of the insurer's community to international business. Now this is what I propose as my present contribution to these dark problems.*

The foregoing study of the triadic communities of interpretation, and of the dangerous character of those communities which are pairs, has been needed to enable us to show

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why this newest of the great communities of interpretation has so rapidly acquired its vast influence over the social destinies of men and why we need to put it to new uses.

Our whole discussion up to this point has prepared the way, therefore, for our final thesis, which is this: —

There is a still untried method of gradually leading towards international peace, and of rendering wars progressively less destructive and less willful. This is the method to which I call your attention. It is in general the method of undertaking mutual international insurance against some of the common calamities to which all mankind, or certain large portions of mankind, are subject. Stated in terms of our theory of the communities of interpretation, this method may assume the form of a maxim, or if you like, of a proposed constitution or international agreement upon which a new community of insurance may be founded, as follows: —

Apply to international relations, gradually and progressively, that principle of insurance

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which has been found so unexpectedly fruitful and peaceful and powerful and unifying in the life and in the social relations of individual men.

Begin to make visible the community of mankind, not merely, as at present, in the form of alliances which are ambiguous, and at times irritating, and of arbitration treaties which are likely to be broken at some passionate moment when they are most needed, but in the form of a sufficiently large board of financially expert trustees, whose membership is international, whose services are duly compensated from the funds of the trust, and whose conduct is guided by plainly stated rules which have the substantially unanimous consent of all the nations concerned in the plan of mutual insurance which is in question. Let these rules be changeable only by the substantially unanimous consent of the members of the already existing community of insurance, or in such wise as not to abridge rights which the already existent body of rules have created.

Let the funds of the mutual insurance organi-

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zation in question be put, in form, into the charge of some well-known and, so to speak, essentially neutral power, such as Sweden, or Switzerland. Let this fund be protected from merely predatory assaults by the fact that under the rules, it would, from the first, be invested by the board of international trustees, that is by the incorporated insurance community, in decidedly various investments, and in various parts of the world, so that it could not be found or used by any one power unless this power had first violently conquered all of the nations that had contributed to the trust, and that had, under the rules thereby acquired, a definite interest in its distribution.

Let rules be formulated, as such became needful, to regulate the conditions under which one of the partners in the plan of mutual insurance could surrender, with or without notice, its already acquired rights under the insurance agreement.

Let the international insurance community in question have no direct political powers or duties whatever. Let it be purely a financial

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and fiduciary body, with a minimum of inevitable judicial functions.

Let its fidelity to its trust and to its rules be guaranteed simply by the size of its controlling board, by the personal character, the experience, and the mode of selection of the members of this board, and by the entire publicity of all its proceedings and official acts.

Let it have no powers as an arbitrator in case of international disputes, but *entire autonomy, under general rules, regarding those judicial decisions which it would inevitably have, from time to time, to render, when disputes arose as to what rights the individual members of this international union for mutual insurance had acquired or forfeited by their own acts as sovereign powers.*

Let it lay down no arbitrary rules for international morality; let it not undertake to codify international law; let it hold aloof from all politically colored international disputes.

On the other hand, let there be simply no

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appeal from its deliberate and judicial decisions as to the financial and fiduciary matters which were left to its decision and discretion by the international agreement for mutual insurance.

Let any and all the sovereign states of the world, great or small, at war or not at war, whether accused or not of present or past barbarism by their neighbors, be at any time at liberty under general and financially precise rules, to enter the international insurance community as new members, to contribute to its fund, and to receive in turn an amount of insurance against a definite sort of national calamities — an amount which, as in case of ordinary mutual insurance companies, should be duly proportioned to the deposit made.[1]

Finally, so far as this first outline sketch

[1] Let it freely coöperate, when it chose and in so far as its functions permitted, with the plans, the influences, and the undertakings of the Hague tribunal. But, since its own business is thus financial and fiduciary, let it not itself be subject to the Hague tribunal and let it carefully avoid, so far as possible, the actual taking part in arbitration or "judicial settlement of international disputes."

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of our plan is concerned, let a provision be made for emergencies as follows: A nation, insured under the agreement, might undergo revolutions, or might be conquered in war, or might be divided into several states, or might be lost in some new federation of various states. This transformed sovereign state might already have acquired, before its disappearance, larger or smaller rights to an insurance payment, under conditions which might have come to be actually realized. In this case, *the trustees of the mutual international insurance organization would have sole power to decide what state or states, if any, had inherited the insurance payment or payments due to the state which had thus passed away from the now visibly represented family of nations.* If, however, the trustees of the fund decided, formally and judicially, and of course after due investigation, and quite publicly: "No now existing state has justly inherited the insurance rights which belonged to the formerly existing state. The dead state is now unrecognizable among the living states" — then *the insurance*

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rights of the dead state would simply lapse; and its insured funds would return to the general fund, to be used by the remaining members of the community of mutual insurance under the general rules. *Thus a motive would be furnished whereby both internal revolutions and external conquests would be made less attractive to disturbers of the social or of the international peace of mankind.*

Furthermore, if, at the end of a war, the vanquished power had some right under the mutual insurance agreement to certain funds, and if the victor hereupon insisted upon forcing the vanquished to surrender, as a spoil of war, its rights under the contract of mutual insurance or the funds due to it under these rights, *then a treaty thus to surrender the property rights or the money due to the vanquished under the insurance agreement, would automatically make void the whole insurance contract which the vanquished had made.* From the moment the vanquished had been forced to surrender its funds, now due, or its rights acquired under the insurance contract, from

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that moment the insurance trustees would *simply pay nothing of the funds in question either to the vanquished power or to any other single power. The whole fund in question would simply return to the common fund,* and be used for the common benefit of all the nations that participated.

So much for a first sketch of the proposed agreement of mutual insurance. You will ask: *Against what evils should this mutual international insurance company, when once organized, attempt to insure its clients?*

In answer, first, think of the long possible list of evils from which directly or indirectly all the nations suffer, and with which, in the first place, war itself has perhaps little, — perhaps nothing to do. Such evils are widely distributed, have an incidence which affects now this people and then that people, are capable of a careful statistical study, and are therefore in principle insurable. Individual nations cannot in general insure their subjects against them. *A community of nations could insure an individual nation against them,* and

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could pay over a guaranteed sum to the insured and suffering nation.

A brief and inadequate list of such calamities is as follows: —

1. Destructive earthquakes and volcanic eruptions.

2. Certain of the migratory pestilences, and in particular, certain of the tropical diseases.

3. Some of the destructive storms of the type which follow, in general, known tracks but strike special localities by chance (such for instance as the West India hurricanes, and the China Sea typhoons).

4. Recurrent famines and great crop failures.

5. Marine disasters. (For the ocean exacts a statistically definable toll from the commerce of the whole world.)

Herewith varying a little the type of cases, we may further mention: —

6. *The destruction in war time of the private property belonging to the subjects of unquestionably neutral states.* (This is a first mention of the "war risks" which our insurance

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company might learn, in its gradual growth, more and more to insure.)

Now suppose a community of mutual international insurance once instituted upon such general lines. To the foregoing list of internationally insurable losses, a great number of others can and would soon be added. What would be the general result?

The mutual insurance community would be sure to do what other mutual companies have done.

1. It would proceed *carefully to investigate such losses both from a statistical point of view and with regard to their causes.*

2. *It would attempt to reduce the number and magnitude of these causes.* To this end it would use all possible moral influences consistent with its functions as a trustee. Being no political state, and having no protection except the fact that its funds were *nearly inaccessible to any predatory power*, it could use none indeed but moral influences. But on the other hand, being no Hague tribunal, although often coöperating with that tribunal,

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it would not be likely to irritate its clients by unwelcome judicial decisions about already bitterly controversial matters. It would need to ask for no new arbitration treaties. It would leave to the Hague tribunal the work of formulating international law. Its own function would be the higher one of cultivating international coöperation through mutual insurance against common evils and thereby teaching by example the meaning and the attractiveness of the loyalty of each individual nation to the community of all nations. Mutual insurance would make this community visible.

3. But these, its non-controversial and purely moral influences, would still be influences whose source would be the first *spirit of the community* of all mankind which would ever yet have won permanent and visible presence on earth. In its efforts not only to alleviate but to prevent pestilence and famine, the board of trustees, representing all the nations in the community of insurance, would *inspire all the nations actually to work together*, at once

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in a charitable and in a businesslike way, as they have never worked before. *As the spirit of this triadic community, the insurance organization would both exemplify and teach loyalty. Now the nations, living, thus far, in dangerous pairs, and in groups of pairs, have never yet had any chance of acquiring international loyalty.*

We have then a vast experience of business-like activities behind us when we assert that this triadic community, once founded, would ceaselessly tend to increase, to discover new powers, and to exercise new and peaceful influences.

But you will ask: Could it go farther? *Could it insure its members against any of the evils of actual war?* And if it did so, would that still more directly tend towards the diminishing of wars?

I answer that, if large enough, *this community of mutual international insurance could insure its members progressively against more and more of the evils and destructive calamities due to war*, by the simple addition of one very

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important rule to the rules so far laid down: If a nation had a war with another, the insurance trustees would never directly inquire as to the moral justification of this war, but would ask: *Who committed the first act of war? No nation would receive insurance compensation for any expenses due to a war in which it committed the first act of war.* This rule would, in each case, require judicial interpretation. But this again would be no arbitration of a Hague tribunal, but purely a financier's decision as to whether or no an insurance policy was at least temporarily or in a single case vitiated by an act of a nature known beforehand.

For the rest, in so far as our insurance company undertook to pay any war expenses, it would get a businesslike interest in averting the causes of war which would express the will of all the insuring nations, and which would possess a fecundity, an ingenuity, and a wisdom of which we shall know nothing until we get such a community of interpretation formed *to teach the nations, by the potent*

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devices of mutual insurance, the art of loyalty to the community of mankind.

But you will say, such a community would need to begin with very vast financial resources. How shall the nations, now absorbed in greed and in rivalries, the dangerous pairs, be induced to invest their funds in so prodigious and humane an undertaking?

To this question the present moment furnishes the fitting answer. Herein lies the very core of the present practical proposal. For, when the present war is ended, one side will be the victor. That side will include *more than one nation.* The victors will jointly or severally demand an indemnity or several indemnities from the vanquished, and might raise some new quarrel over the division of the spoils. Well, — *let the victors make their demand together. Let them demand one indemnity from all the vanquished. When it is paid, let the victors at once begin and actively establish the first mutual international insurance company against national calamities, including wars. Let them devote this whole indemnity*

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to forming the initial fund of this company. Let them deposit the fund with the trustees, and under the formal care of Switzerland or of Sweden. Then let them draw up their rules, and thenceforth *invite all sovereign states, great or small, including the vanquished states,* to insure by payments and enjoy all the advantages of the insurance. *This act of thus using the war indemnity will be much less wasteful than to waste it in preparations for future war.* The vanquished will not hope to make it an object of future plunder. *It will henceforth be the fund of the community of all mankind.* And this community of *all mankind will begin to take on visible form, presence, and power to save.*

Lincoln on a famous occasion used a triadic phrase. He spoke of "government of the people, by the people, and for the people."

My thesis is *that whenever insurance of the nations, by the nations, and for the nations begins, it will thenceforth never vanish from the earth, but will begin to make visible to us the holy city of the community of all mankind.* To such a

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vision perhaps we have a right, even while the slain lie awaiting burial. Let us dwell upon this vision, at once ideal and practical. Let us say of this vision, of this holy city, — "Even so, come quickly. For then, none of these dead will have died wholly in vain."

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NOTES

I. (See page 2)

Steinmetz's "Philosophy of War"

Sebald Rudolf Steinmetz is professor of Ethnology at the University of Amsterdam. His "Philosophie des Krieges" was first published in 1907 and has much influenced the train of thought which was first set forth in the present writer's "Philosophy of Loyalty (New York, 1908)," and which has gradually led, through a series of intermediate books, to the present Address. That this influence has partly been due to my own opposition to certain of the theses of Steinmetz is obvious. But I hope that Section II of this Address clearly shows that in certain respects I stand greatly indebted to Steinmetz for some of his views regarding the war-like aspects of human nature.

II. (See page 28)

Kant's Doctrine concerning "Antagonism" as a Source of Social Development

The Kantian views cited in the text of this Address, are outlined in his essay of 1784 entitled: "An Idea of an Universal History from a Cosmo-political Point of View." The "Fourth Principle" which Kant defines

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regarding "the means which nature uses to bring human powers to full development," declares that this means is furnished especially by the "Antagonism of men in society." Kant continues, "I mean by Antagonism *the anti-social sociability of mankind*, that is, the tendency of man to enter social relations, accompanied as this tendency is with a constant resistance which perpetually threatens the very society thus formed." A little further on Kant continues: "It is this inner conflict which stirs all a man's powers and forces him to overcome his own natural sloth so that, driven by the love of fame, or of power over other men, or of greed, he seeks to win a rank among his fellow men, whom he can neither endure nor do without." "Thus begin the first true steps from crudity to cultivation. For cultivation consists in the social worth of man."

Somewhat parallel considerations are urged by Steinmetz in his study of the way in which the warlike spirit of early man was the source of all his early virtues, including his kindliness, and his disposition to help his comrades in war and his dependents at home. A little later in the passage just cited from Kant's essay, Kant says, that without the distinctly unamiable qualities involved in this inner conflict of human nature, primitive man might have lived in some arcadian form as shepherds live, or as sheep. But, as Kant adds, on the basis of such an amiable nature men would hardly have reached a life of higher value than the life of their cattle possesses. "Let us thank nature," says Kant,

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"that man was quarrelsome and vain, greedy and a lover of power! Without these qualities all man's noblest natural powers would have remained forever slumbering. Man desires harmony; but nature knows better what is good for a race such as the human race is. Nature demands conflict. Man longs to live in comfort and pleasure, but nature gives him labor and painful strife, even in order that he may find the means of raising himself beyond these sorrows." Kant closes the passage with a sketch of the way in which these unamiable tendencies of men, leading to conflict, and even thereby beyond conflict, fit man for a rational life of peace.

III. (See page 37)

Love for Communities

The definition of Loyalty as a willing and practical devotion of a self to a community has formed the theme of several of my own recent philosophical discussions. Without accepting Kant's account of strife as the main source of human reasonableness, I have endeavored to make use of his view that the inner conflicts of the individual man as well as the dual conflicts of man and man, arouse problems for which the solution is found only when a loyalty takes the place of this natural turbulence. The present Address differs from any of my former efforts to define the nature of loyalty through its very explicit use of the ideas of Charles Peirce, with special application to some com-

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munities of the social and business world, and to the sort of devotion — at once prosaically businesslike, and capable of the most exalted piety — which communities of this type especially exemplify. The more highly theoretical problems connected with the communities of interpretation find their place in the second volume of my recent book, "The Problem of Christianity."

IV.

Efforts already made to use the Four Communities of Interpretation in International Affairs

The oldest of the communities of interpretation, the judicial community, has very naturally been the one to which recent advocates of "the substitution of judicial methods for warlike methods in the settlement of international disputes" have most appealed. Here the highest hopes of the so-called "Pacificists" have centered. The Hague tribunal undertakes to play its part in such a judicial community. It is no part of the purpose of this Address to ignore, or in any way to slight the importance of such judicial communities in international undertakings. Arbitration has played already a great part in the movement towards peace. It will in future come to play a still greater part. But I believe that it needs auxiliaries. It is one main purpose of this Address to insist upon the fact that the modern social and business world

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already possesses such auxiliaries in the form of the other types of communities of interpretation.

The limitations of the judicial communities as a means of ending war have been skillfully pointed out by Steinmetz. Stated in my own terms, these limitations are as follows: (1) International disputes often concern matters, which, at the moment, appear to those concerned too passionate in their interest to admit of arbitration. Even if previous arbitration treaties have been made, the "dangerous pair" which happens to be involved in a given controversy may be too much disturbed in its relations to take for the moment any interest in its former treaties. (2) At such moments the lover of peace may be disposed to appeal to national honor. But without entering upon any of the endless controversies as to what individual modern nations have behaved most honorably, or, on the other hand, have broken most treaties, it is enough to say that, in the relations of contending individual men, who happen to be members of the same social order, the judicial community appeals to the consciences of disputants, especially because they are already clearly aware of some sort of loyalty, which they owe to their own social order, as it is represented to them by their clan, by their nation, by their gods, or by their patriotism. If the contending individuals are nations, they at present do not form a community to which the most of them are consciously and practically loyal. But where no conscious loyalty exists to a community to which an

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individual nation belongs, it is simply idle to talk of "national honor," because nobody can define "national honor" *except* in terms which presuppose the recognition of a definite loyalty on the part of an individual nation to a community of nations. The present international problem is to form such a community. The judge, where individual men are concerned, is especially able to bring the contending parties loyally together, because he has other forms of loyalty to the social order to which he may appeal and which he may use as aids. Otherwise the litigants may simply decline to acknowledge his authority. If hereupon he appeals to promises which they have formerly made, they may very naturally say that, unless the judge and the disputants already possess a common country, a common social order, a common devotion to recognized religions or customs, they, the contending litigants, see nothing binding in their former promises. In fact, as soon as the judge has to contend with one of the litigants with regard to the litigant's obligation to submit the cause of contention to the judge, the rebellious litigant and the judge become a dangerous pair. In brief, the judicial community is very important in securing peace at the moment when its general authority is already recognized. It is less capable than are the other communities of interpretation of advancing its powers, and increasing the love which contentious and passionate individuals, or nations, may entertain for its value and for its dignity.

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But if the judicial community finds that at some moment the passions of the contending parties lead them to disregard its authority, and to fail to realize that their former agreements honorably bind them to submit to its decision; then the international tribunal, like the judge who sees before him a litigant in contempt of court, must if possible appeal to force. Whence, however, can the international court derive its force? From an international army? But the great moral forces upon which armies depend for their existence are forces of the sort now represented by patriotism. Will it be easy for the international army to arouse the enthusiasm which patriots now give to such demands as their country makes upon them for service? In other words, when the great stresses come, the international tribunal has to depend upon motives which seem, at best, drearily reasonable just at the moment when they most need to seem ideally inspiring. We may look to the future for an alteration of this situation, and for a gradual evolution of a genuine devotion to institutions such as those which the Hague tribunal represents. But the community of mankind has first to be formed, to become visible, and so to become a factor in the daily business of the nations.

Steinmetz further insists that since the nations, if prosperous, are constantly growing, in wealth, in population, and in undertakings, new problems will constantly arise. International law cannot be settled once for all. It must adjust itself to constantly chang-

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ing matters of controversy. An international court cannot undertake to do all the work of a legislator. But if there are no legislative bodies, new controversies will constantly arise in which the two litigants, if they consent to arbitrate at all, will come before the international court with some such case as this: "We both of us want that to which, under existing international laws, neither of us has any clearly definable right." The comparatively recent controversy between Japan and Russia concerning the future of Korea, suggests a type of controversy which is not easily to be ruled out of the world, if various nations continue to prosper at all. Under such circumstances the international court may follow either one of two courses. It may decide arbitrarily in favor of one of the litigants as against the other. It may rule that they are both of them wrong and that they are required to compromise the question. But then it may be precisely the wise compromise upon which nobody can agree with his neighbor. At this point we do not say that arbitration must necessarily fail. We can say, however, that we should like to find and use some other sort of community of interpretation as an auxiliary to the work of the tribunal.

The banker's community has been proposed as an aid by a number of recent students of the problem of peace. In the long run, as many argue, war will cease, because a limit will come to the willingness of the banker to advance the necessary expenses. Thus

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bankers will be the peacemakers of the future. The questions here involved are enormously complex. If a limit exists, and a permanent limit, not merely a temporary hindrance, to the power of bankers to advance money for warlike purposes, such a limit does not very clearly appear visible to the unaided eye. Not merely the interest but the duty of the banker tends to make him willing, in the long run, to advance money to a nation for purposes which he himself views as legitimate, in case, acting as the interpreter of his banking community, he believes that the loan can be disposed of in the open market. Therefore, so long as the patriotism and the prosperity of a nation enable it and perhaps inspire it to pay the interest on new bonds, the banker will not permanently interfere with the power of this nation to express its will through warfare. The bankers' community is itself a useful auxiliary to peace, but it certainly needs such a supplement as shall render the community of mankind not only visible, but a community doing a daily and interesting, a reasonably united form of business, and of business which involves at any moment a far-reaching coöperation among the nations.

Hereupon, one may very naturally think of the numerous different forms of the agent's community. As a fact, the agent's community is a powerful factor in the promotion of the motives that lead towards peace. It will constantly become more powerful. Commerce aids mutual understanding in ways which

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began to be potent at the very outset of civilization, and which increase some of the most beneficent of their powers, as we use agents more and more. But the agent's community does not of itself lead to that consolidation of various agent's communities into one system — that consolidation which is characteristic of the banker's community. A large increase in the number and complexity of agent's communities is compatible with a large increase in the rivalries of these communities. There are various dangerous pairs of such communities which one finds in the commercial world; and these have emphasized a large number of international jealousies.

Before the minds of all lovers of humanity there has long stood a vision of a Federal State formed on the basis of the existing states. Kant discussed this Federal Union of the future in his well-known essay on "Universal Peace." But the history of federal government, and the modern rise of the intensely vigorous national consciousness which characterizes the world of to-day, and the connection of this modern national patriotism with the rise of an intelligent democracy, and with those very forms of human solidarity which otherwise seem most encouraging, — all these considerations taken together make the Federal State of mankind seem farther away to-day than it could have seemed to Kant. It is not likely that the world peace will come in the form of a political federation of all the principal nations of mankind.

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The lesson is that we need to consider whether the community of mankind cannot become visible in the form of some other union than an international tribunal can adequately represent, than the growth and importance of banking can fully exemplify, than the evolution and significance of the modern communities of agency can insure, or than any political union of various nationalities can sufficiently exemplify.

This is why the community of insurance, and the international board of trustees, with its wholly non-political type of union, and with its freedom from the obligations of an international court of arbitration, seem worthy of consideration.

V. (See page 78)

"The First Act of War"

I lay no stress upon any detail regarding the formulation of the rule which I thus tentatively state. I myself do not know how to define with any generality wherein a first act of war should consist. For the purposes of the present Address I lay no stress whatever upon any question regarding the moral guilt of any nation that is supposed to begin a war. It would be no part of the interests which the international board of insurance would represent, to read to the nations any moral lesson regarding the rights and wrongs of their past and future wars. The whole case upon which the present Address insists is this: —

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The nations will gradually acquire a definite loyalty to the community of nations, and a definite conscience regarding their obligations to one another whenever they begin doing such business with one another, as insurance at present best exemplifies and tends to foster. Whenever such forms of business come to exist, the reasons why a wise nation will be indisposed to make warlike trouble for itself and for other nations will become, with time, clearer and clearer. On the other hand, as soon as the nations are in a position to begin any form of the business which insurance represents, there will be more and more objects coming into sight to which such forms of business can be extended. The process thus initiated will be cumulative. If such a process once were initiated, it would not be subject to the explosive accidents, which have suddenly, and with a discouraging violence, interrupted the advances heretofore made towards substituting judicial settlement of disputes for war. For this cumulative process would not wholly be founded upon the authority of judges, nor upon the fragile interests which might for a time make some form of international federation attractive, but which would be only too likely to be interrupted, whenever dangerous pairs of peoples or of races became too conscious of their hostilities, and hence reasoned that these hostilities must be "holy." The cumulative tendency towards organization which a board of trustees would exemplify, — when once it had been made trustworthy (which is humanly pos-

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sible), safe, and independent of political responsibilities, — this cumulative tendency would not be subject to such explosions and catastrophes as have beset all the forms of international organization thus far devised.

In order to form a plan for making this type of organization efficacious in discouraging the beginning of war, I have proposed, merely as one of numerous possible provisions, the plan of writing the international policies subject to some such rule as the one mentioned regarding the "first act of war." Any other formulation which made a desirable policy such that it would be vitiated in case the nation holding the insurance rights in question voluntarily did anything which experience showed to be productive of an actual war — any other formulation of an analogous rule — would serve the purpose here in question. This purpose would be not directly to vindicate the moral law, or any particular principle of international law, but to issue a policy of a form that tended to discourage the beginning of a war. For the best teaching of international morality must take, at present, indirect forms.

The principles of the insurance trustees would be wholly business principles. They would teach loyalty by keeping loyally their trusts themselves, both to the nations that were their clients and to mankind; and by putting the nations, so far as they could, in such business relations with one another that the nations concerned would find it advantageous to behave in a businesslike fashion. The nations have grown

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self-conscious enough to form at present pairs that are more dangerous than ever before in the world's history. I propose, by certain devices, to get them to do plain and profitable business with one another by means of some community of interpretation. I emphasize the community of insurance simply upon empirical grounds. That community has now proved itself the most fruitful of all communities of interpretation, in substituting businesslike motives which turn out to be both reasonable and ideal, for motives which, until insurance was invented, were hopelessly subject to capricious interferences and to dangerous conflicts.

If any other community of interpretation can be named which will serve this purpose better than a community of insurance, and an international board of trustees, the purpose of this Address and of these Notes will have been wholly accomplished, so soon as any one can successfully define such a community and induce a group of nations to give it suitable work.

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